What is claimed is:

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- 1. A method for protecting a substrate comprising (a) providing a substrate having at least one surface, (b) applying to at least part of said surface an overlay thermosettable resin, (c) applying to at least part of said surface a substituted polysiloxane, wherein at least a portion of said overlay thermosettable resin and at least a portion of said polysiloxane are applied to the same part of said surface and then (d) at least partially curing said overlay thermosettable resin.
- 2. The method of claim 1 wherein said overlay the mosettable resin and said polysiloxane are applied to said surface simultaneously.
 - 3. The method of claim 1 wherein said overlay thermosettable resin and said polysiloxane are applied to said surface separately.
 - 4. The method of claim 1 wherein said polysiloxane is substituted with organic groups having from one to seven carbon atoms such that the polysiloxane has an average of 0.3 to 1.5 carbon atoms per silicon atom.
- 5. The method of claim 1 wherein said polysiloxane comprises (a) a polysilsesquioxane having repeating units of the formula

 (RSiO 3/2)

wherein R is a single group or mixture of substituted or unsubstituted alkyl or aryl groups having from one to seven carbon atoms; or

- (b) condensates of hydrolsystes of the formula RSiO $_{3/2}$ wherein x + y is 4 and x is from 0 to 2 and y is from 2 to 4; R is a single alkyl or aryl group or mixture of alkyl or aryl groups comprising up to 7 carbon atoms, optionally substituted with halogen atoms, mercapto groups, and/or epoxy groups; and R' is an alkyl radical with 1 to 4 carbon atoms.
- 6. The method of claim 1 wherein said overlay thermoset resin comprises at least one resin selected from the group consisting of phenolics, epoxies, polyesters, polyurethanes, aminoplasts.

- 7. The method of claim 1 wherein said substrate comprises a decorative inner layer having at least one decorative surface and said overlay thermosettable resin and said polysiloxane are applied to at least a portion of said decorative surface.
- 8. The method of claim 7 wherein said decorative inner layer comprises a thermosettable resin that is compatible with said overlay thermosettable resin.
- 9. A protective overlay comprising an at least partially cured overlay thermosettable resin and a substituted polysiloxane.

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- 10. The overlay of claim 9 wherein said polysiloxane is substituted with organic groups having from one to eight carbon atoms such that the polysiloxane has an average of 0.3 to 1.5 carbon atoms per silicon atom.
- 11. The overlay claim 9 wherein said polysiloxane comprises (a) a polysilsesquioxane having repeating units of the formula

 (RSiO 3/2)
- wherein R is a single group or mixture of substituted or unsubstituted alkyl or aryl groups having from one to seven carbon atoms; or
- (b) condensates of hydrolsyates of the formula RSiO $_{3/2}$ wherein x + y is 4 and x is from 0 to 2 and y is from 2 to 4; R is a single alkyl or aryl group or mixture of alkyl or aryl groups comprising up to 7 carbon atoms, optionally substituted with halogen atoms, mercapto groups, and/or epoxy groups; and R' is an alkyl radical with 1 to 4 carbon atoms.
- 12. The overlay of claim 9 wherein said overlay thermoset resin comprises at least one resin selected from the group consisting of phenolics, epoxies, polyesters, polyurethanes, aminoplasts.
- 13. A decorative laminate comprising (a) a decorative inner layer having at least one decorative surface and (b) an overlay layer disposed on at least a portion of said

decorative surface wherein said overlay comprises an at least partially cured overlay thermosettable resin and a substituted polysiloxane.

- 14. The laminate of claim 13 wherein said polysiloxane is substituted with organic groups having from one to eight carbon atoms such that the polysiloxane has an average of 0.3 to 1.5 carbon atoms per silicon atom.
- 15. The laminate of claim 13 wherein said polysiloxane comprises (a) a polysilsesquioxane having repeating units of the formula

 $10 \qquad \qquad (RSiO_{3/2})$

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wherein R is a single group or mixture of substituted or unsubstituted alkyl or aryl groups having from one to seven carbon atoms; or

- (b) condensates of hydrolsylates of the formula RSiO $_{3/2}$ wherein x + y is 4 and x is from 0 to 2 and y is from 2 to 4; R is a single alkyl or aryl group or mixture of alkyl or aryl groups comprising up to 7 carbon atoms, optionally substituted with halogen atoms, mercapto groups, and/or epoxy groups; and R' is an alkyl radical with 1 to 4 carbon atoms.
- 16. The laminate of claim 13 wherein said overlay thermoset resin comprises at least one resin selected from the group consisting of phenolics, epoxies, polyesters, polyurethanes, aminoplasts.
- 17. The laminate of claim 13 wherein said decorative inner layer comprises a thermoset resin that is compatible with said overlay thermosettable resin.